

**Exhibit O**

LA- PRINCIPAL AND INTEREST ADJ (1).txt  
%%H082681GM 50019-0049ATR1RATE / P&I ADJUSTMENT SUBSEQUENT CHANGE  
SYSLTR1 PROD12/24/ [REDACTED] 8459 04028 0  
♀  
{ {DPLX} }

12/24/12

MARIA M THOMPSON  
ELDA THOMPSON  
29 GENERAL LANE

WILLINGBORO NJ 08046-3019

RE: Account Number [REDACTED] 8459  
Property Address 137 ELLERY AVENUE  
NEWARK NJ 07106-0000

Dear MARIA M THOMPSON  
ELDA THOMPSON

\*IMPORTANT NOTICE REGARDING INTEREST RATE  
AND/OR PAYMENT CHANGES\*

The interest rate on your loan was scheduled to adjust on 02/01/13. The new principal and interest (P&I) amount will be effective with the 03/01/13 payment.

Projected principal balance after 02/01/13 payment: \$ 181833.12

Previous index value	0.73700%	New index value	0.50800%
Current interest rate	5.99000%	New interest rate	5.99000%
Current P&I pymt \$	1227.71	New P&I pymt \$	1227.71
Margin	2.75000%		

Rate Next Change Date 08/01/13  
Principal and Interest Next Change 09/01/13

Your new interest rate is calculated by adding the margin to the new index value. The result of this addition is subject to rounding and rate cap limitations according to the terms of your loan documents.

A Mortgage account statement will be sent under separate cover. If your payments are made through our automatic payment program your new payment amount will be deducted on your scheduled draft date.

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12/24/12  
Account Number [REDACTED] 8459  
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IF YOU ARE IN DEFAULT AT THE TIME THIS NOTICE IS DELIVERED TO YOU, GMAC Mortgage, LLC WILL CONTINUE WITH THE DEFAULT PROCESS EVEN THOUGH THE INTEREST RATE AND PAYMENT AMOUNT ARE BEING ADJUSTED.

Notice Regarding Bankruptcy: If you have filed for bankruptcy and your case is still active and/or if you have received a discharge, please be advised that this notice is for informational purposes only and is not an attempt to collect a pre-petition or discharged debt. If you are currently in bankruptcy under Chapter 13, you should continue to make payments in accordance with your Chapter 13 Plan. If you have surrendered the property during your bankruptcy case, you may disregard this notice.

If you have any questions, please contact Customer Care at 800-766-4622.

Customer Care  
Loan Servicing

4028  
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